

Imaged Certificate of Notice Page 1 of 4
**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**10/7/20 1:00 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN RE:

MICHAEL J. MELTER
KELLY M. MELTER
Debtor(s)Ronda J. Winnecour
Movantvs.
No Repondents.

Case No.:15-10523 TPA

Chapter 13

Document No.: 106

ORDER OF COURT

AND NOW, this 7th day of October, 20 20, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT


U.S. BANKRUPTCY JUDGE jlm

In re:
Michael J. Melter
Kelly M. Melter
Debtor(s)

Case No. 15-10523-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: aala

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Date Rcvd: Oct 07, 2020

Form ID: pdf900

Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2020:

Recip ID	Recipient Name and Address
db/jdb	Michael J. Melter, Kelly M. Melter, 1338 West 35th Street, Erie, PA 16508-2444
14043727	AES/College Savings Bank, P.O. Box 2461, Harrisburg, PA 17105-2461
14043729	+ Apothaker & Associates, P.C., 520 Fellowship Road, Suite C306, Mount Laurel, NJ 08054-3410
14043740	Attn: Bankruptcy Department, HSBC Card Services, P.O. Box 5246, Carol Stream, IL 60197-5246
14043755	+ Attn: Bankruptcy Department, Verizon, 500 Technology Drive, Suite 550, Saint Charles, MO 63304-2225
14043731	Attn: Bankruptcy Dept., Capital One Bank, P.O. Box 30285, Salt Lake City, UT 84130-0285
14043730	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court; Bank of America, P.O. Box 982235, El Paso, TX 79998-2235
14090362	+ Cavalry SPV I, LLC, Assignee of Capital One Bank USA, N.A., Bass & Associates, P.C., 3936 E Ft. Lowell Road Suite #200, Tucson, AZ 85712-1083
14043734	+ Clinical Associates in, Radiology, P.C., 1741 West 26th Street, Erie PA 16508-1256
14335297	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14043736	+ Erie County Public Library, 160 East Front Street, Erie, PA 16507-1554
14043737	Erie Water Works, 340 West Bayfront Parkway, Erie, PA 16507-2004
14043738	FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14051819	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14043745	+ PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
14103350	+ PNC Bank, NA, 3232 Newmark Drive, Miamisburg, OH 45342-5421
14043742	Patricia A. Melter, 1274 Top Road, Erie, PA 16505-2564
14043744	+ Penn Credit Corporation, 2800 Commerce Drive, Harrisburg, PA 17110-9307
14043726	+ Ratch Law Group, P.C., Edwin A. Abrahamsen & Associates, P.C., 409 Lackawanna Avenue, Suite 320, Scranton, PA 18503-2062
14078915	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg PA 17106-9184
14043754	UPMC Hamot Medical Center, c/o Patient Acct. Dept., 201 State Street, Erie, PA 16550-0001
14043752	Udren Law Offices, P.C., Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620
14049207	Wells Fargo Bank, N.A., P.O. Box 19657, Irvine, CA 92623-9657
14043756	Wells Fargo Dealer Services, P.O. Box 25341, Santa Ana, CA 92799-5341

TOTAL: 24

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: rmscedi@recoverycorp.com	Oct 08 2020 02:50:10	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14047327	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Oct 08 2020 02:51:33	American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
14080211	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Oct 08 2020 02:50:15	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14043728	+ Email/Text: bky@americanprofit.net	Oct 08 2020 01:50:00	American Profit Recovery, 34405 W. 12 Mile Road #379, Farmington, MI 48331-5608
14043732	Email/Text: cms-bk@cms-collect.com	Oct 08 2020 01:48:00	Capital Management Services, 698 South Ogden

District/off: 0315-1

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			Street, Buffalo, NY 14206-2317
14043733	+ Email/Text: bankruptcy@cavps.com	Oct 08 2020 01:50:00	Cavalry Portfolio Services, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322
14097022	+ Email/Text: bankruptcy@cavps.com	Oct 08 2020 01:50:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14046890	Email/Text: mrdiscen@discover.com	Oct 08 2020 01:47:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14043735	Email/Text: mrdiscen@discover.com	Oct 08 2020 01:47:00	Discover Financial Services, P.O. Box 3025, New Albany, OH 43054-3025
14043739	+ Email/Text: ally@ebn.phinsolutions.com	Oct 08 2020 01:47:00	GMAC, P.O. Box 535160, Pittsburgh, PA 15253-5160
14043741	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 08 2020 02:50:11	LVNV Funding LLC, P.O. Box 10497, Greenville, SC 29603-0497
14064906	Email/PDF: resurgentbknotifications@resurgent.com	Oct 08 2020 02:51:29	LVNV Funding, LLC its successors and assigns as, assignee of GE Money Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14043743	Email/Text: bankruptcydpt@mcmcg.com	Oct 08 2020 01:49:00	Midland Credit Management, Inc., 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
14043746	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 08 2020 02:51:27	Portfolio Recovery Associates, Riverside Commerce Center, 120 Corporate Blvd., Norfolk, VA 23502
14101241	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 08 2020 02:50:08	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14043747	Email/Text: bk@revenuegroup.com	Oct 08 2020 01:50:00	Revenue Group, 4780 Hinckley Industrial Pkwy., Suite 200, Cleveland, OH 44109
14055832	Email/PDF: rmscedi@recoverycorp.com	Oct 08 2020 02:50:10	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14043750	Email/PDF: gecsed@recoverycorp.com	Oct 08 2020 02:51:24	SYNCB/Sam's Club, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
14043748	+ Email/Text: bkcy@sacor.net	Oct 08 2020 01:50:00	Sacor Financial Inc., 1911 Douglas Blvd. #85-205, Roseville, CA 95661-3811
14043749	Email/PDF: gecsed@recoverycorp.com	Oct 08 2020 02:50:04	Synchrony Bank/Lowe's, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
14043751	Email/Text: Nikki.Luebke@TeamTurfErie.com	Oct 08 2020 01:47:00	Team Turf, 11008 U.S. 19, Waterford, PA 16441
14067681	+ Email/Text: annes@accountsretrievable.com	Oct 08 2020 01:48:00	The Accounts Receivable System, Inc., c/o Harold Rosenblatt, Pres., PO Box 386, Bellmore, NY 11710-0386
14043753	+ Email/Text: ebn@unique-mgmt.com	Oct 08 2020 01:50:00	Unique Management Services, Inc., 119 E. Maple Street, Jeffersonville, IN 47130-3439
14043757	+ Email/Text: collections@widgetfinancial.com	Oct 08 2020 01:49:00	Widget Financial, 2154 East Lake Road, Erie, PA 16511-1140

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank, National Association
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
jdb	*	Kelly M. Melter, 1338 West 35th Street, Erie, PA 16508-2444

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TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
Elizabeth Lamont Wassall	on behalf of Creditor PNC Bank National Association pabk@logs.com, ewassall@logs.com
Lauren Berschler Karl	on behalf of Creditor PNC Bank National Association lkarl@rascrane.com, lbkarl03@yahoo.com
Michael J. Graml	on behalf of Joint Debtor Kelly M. Melter mattorney@neo.rr.com mjgraml@verizon.net
Michael J. Graml	on behalf of Debtor Michael J. Melter mattorney@neo.rr.com mjgraml@verizon.net
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Stuart P. Winneg	on behalf of Creditor PNC Bank National Association swinneg@udren.com, cblack@udren.com

TOTAL: 8